

Form csnodsc – ntcscslsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-16709-VFP
Chapter: 7
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Lori Brunson
aka Lori Brunson-Tracey
12 Arverne Rd
West Orange, NJ 07052-2602

Social Security No.:

xxx-xx-7095

Employer's Tax I.D. No.:

NOTICE OF CASE CLOSED WITHOUT DISCHARGE

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course** (Official Form 423) proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 10, 2022

JAN: dlr

Jeanne Naughton
Clerk

In re:
Lori Brunson
Debtor

Case No. 19-16709-VFP
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 10, 2022

User: admin
Form ID: cscnodsc

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:

Recip ID	Recipient Name and Address
db	Lori Brunson, 12 Arverne Rd, West Orange, NJ 07052-2602
518159519	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172
518159520	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
518159523	Phelan Hallinan & Diamond, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
518159522	Phelan Hallinan & Diamond, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
518199760	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., NJ Division of Taxation, PO Box 281, Trenton, NJ 08695-0281
518623766	+ State of New Jersey, Division of Taxation Bankruptcy, PO Box 245, Trenton, NJ 08695-0245

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 10 2022 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 10 2022 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518159517	Email/Text: bankruptcy@usecapital.com	Jun 10 2022 20:39:00	Capital Accounts, LLC, PO Box 140065, Nashville, TN 37214-0065
518245147	+ Email/PDF: ebn_ais@aisinfo.com	Jun 10 2022 20:40:43	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518159518	Email/PDF: creditonebknofications@resurgent.com	Jun 10 2022 20:40:38	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518199759	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 10 2022 20:38:00	Internal Revenue Service, 31 Hopkins Plz Rm 1150, Baltimore, MD 21201-2825
518285887	Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 20:40:40	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518280242	Email/PDF: resurgentbknofications@resurgent.com	Jun 10 2022 20:40:48	LVNV Funding, LLC, c/o Resurgent Capital Services, PO BOX 10587, Greenville, SC 29603-0587
518159521	Email/Text: bankruptcy@onlineis.com	Jun 10 2022 20:39:00	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
518159524	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 10 2022 20:39:00	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518296139	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 10 2022 20:39:00	The Bank of New York Mellon as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
518294753	+ Email/Text: peritus@ebn.phinsolutions.com	Jun 10 2022 20:39:00	Westlake - C/O Peritus Portfolio Services, P.O. Box 141419, Irving, TX 75014-1419

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Form ID: cscnodsc

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518159525

Email/Text: bankruptcynotice@westlakefinancial.com

Jun 10 2022 20:38:00

Westlake Financial Services, 4751 Wilshire Blvd
Ste 100, Los Angeles, CA 90010-3847

TOTAL: 13

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518200632		Mr. Brunson.
518199755	*	Capital Accounts, LLC, PO Box 140065, Nashville, TN 37214-0065
518199756	*	Credit One Bank, PO Box 98872, Las Vegas, NV 89193-8872
518199757	*	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709-6172
518199758	*	Essex County Sheriff, Essex County Veteran's Courthouse, 50 W Market St, Newark, NJ 07102-1607
518199761	*	Online Information Services, PO Box 1489, Winterville, NC 28590-1489
518199762	*	Phelan Hallinan & Diamond, 400 Fellowship Rd Ste 100, Mount Laurel, NJ 08054-3437
518199763	*	Phelan Hallinan & Diamond, 1617 John F Kennedy Blvd Ste 1400, Philadelphia, PA 19103-1814
518199764	*	Select Portfolio Servicing, Inc., PO Box 65250, Salt Lake City, UT 84165-0250
518199765	*	Westlake Financial Services, 4751 Wilshire Blvd Ste 100, Los Angeles, CA 90010-3847

TOTAL: 1 Undeliverable, 9 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc. as servicing agent for The Bank of New York Mellon nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com
Charles M. Forman	cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Charles M. Forman	on behalf of Trustee Charles M. Forman cforman@formanlaw.com lcapasso@formanlaw.com;cforman@iq7technology.com;ecf.alert+Forman@titlexi.com
Denise E. Carlson	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor The Bank of New York Mellon as Trustee for CWABS Inc. Asset-Backed Certificates, Series 2006-11 dmcdonough@flwlaw.com
Steven D. Pertuz	on behalf of Debtor Lori Brunson pertuzlaw@verizon.net G16461@notify.cincompass.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8